WHAT IS CLAIMED IS:

1. A method of transferring monetary funds comprising:

entering transmitting transfer data identifying a first personal account of a first individual into a transfer coordinator device utilizing a transmitting data entry device;

entering receiving transfer data identifying a second personal account of a second individual into the transfer coordinator device utilizing a receiving data entry device;

entering an amount data corresponding to a monetary amount to be transferred from the first personal account of the first individual to a second personal account of a second individual into said transfer coordinator device utilizing at least one of the transmitting data entry device and the receiving data entry device; and

transferring the monetary amount from the first personal account to the second personal account based on the transmitting transfer data and the receiving transmitting data entered into the transfer coordinator device.


2. A method of transferring monetary funds as claimed in claim 1, wherein the first personal account comprises a personal credit card account of the first individual and the second personal account comprises a personal credit card account of the second individual.


3. A method of transferring monetary funds as claimed in claim 1, wherein the transmitting transfer data includes account identification data and personal identification data corresponding to the first personal account and the receiving transfer data includes account identification data corresponding to the second personal account.

15

4. A method of transferring monetary funds as claimed in claim 1, wherein the transmitting transfer data and the receiving transfer data are entered into the transfer coordinator device at different times.

5. A method of transferring monetary funds as claimed in claim 4, further comprising generating a temporary file to temporarily store at least one of the transmitting transfer data and the receiving transfer data and generating a file identifier that corresponds to the temporary file.

6. A method of transferring monetary funds as claimed in claim 5, further comprising conveying the file identifier to at least one of the first individual and the second individual.

7. A method of transferring monetary funds as claimed in claim 5, further comprising accessing the temporary file using the file identifier and matching the transmitting transfer data to the receiving transfer data.

8. A method of transferring monetary funds as claimed in claim 6, wherein the file identifier is conveyed via electronic mail transfer.

9. A method of transferring monetary funds as claimed in claim 8, further comprising entering an electronic mail address of at least one of the first individual and the second individual into the transfer coordinator device.

10. A method of transferring monetary funds as claimed in claim 1, wherein the transmitting data entry device is separate, distinct and remotely located from the receiving data entry device.

11. A system for transferring monetary funds comprising:

a transmitting data entry means for entering transmitting transfer data identifying a first personal account of a first individual into a transfer coordinator device;

a receiving data entry means for entering receiving transfer data identifying a second personal account of a second individual into the transfer coordinator device;

wherein amount data corresponding to a monetary amount to be transferred from the first personal account of the first individual to a second personal account of a second individual is entered into said transfer coordinator device utilizing at least one of the transmitting data entry means and the receiving data entry means; and

means for transferring the monetary amount from the first personal account to the second personal account based on the transmitting transfer data and the receiving transmitting data entered into the transfer coordinator device.

17

12. A system for transferring monetary funds as claimed in claim 11, wherein the first personal account comprises a personal credit card account of the first individual and the second personal account comprises a personal credit card account of the second individual.

13. A system for transferring monetary funds as claimed in claim 11, wherein the transmitting transfer data includes account identification data and personal identification data corresponding to the first personal account and the receiving transfer data includes account identification data corresponding to the second personal account.

14. A system for transferring monetary funds as claimed in claim 11, wherein the transmitting transfer data and the receiving transfer data are entered into the transfer coordinator device at different times.

15. A system for transferring monetary funds as claimed in claim 14, further comprising means for generating a temporary file to temporarily store at least one of the transmitting transfer data and the receiving transfer data and means for generating a file identifier that corresponds to the temporary file.

16. A system for transferring monetary funds as claimed in claim 15, further comprising means for conveying the file identifier to at least one of the first individual and the second individual.

18

17. A system for transferring monetary funds as claimed in claim 15, further comprising means for accessing the temporary file using the file identifier and matching the transmitting transfer data to the receiving transfer data.

18. A system for transferring monetary funds as claimed in claim 16, wherein the file identifier is conveyed via electronic mail transfer.

19. A method of transferring monetary funds as claimed in claim 18, further comprising means for entering an electronic mail address of at least one of the first individual and the second individual into the transfer coordinator device.

20. A method of transferring monetary funds as claimed in claim 11, wherein the transmitting data entry means is a device separate, distinct and remotely located from the receiving data entry means.

19